

January 18, 2008
PUBLIC NOTICE # 2008-03

PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0200-industry/0300-insurers/0100-applications/rate-filings/rate-filing-lists/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

IMPORTANT NOTICE

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

California Department of Insurance
Public Notice Filing
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
08-601	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	CARNIVALS	10.56
08-624	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
08-625	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
08-713	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	FIRE	FORMS	DISTRICTS INSURANCE SERVICE	
08-727	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SELF STORAGE	
08-748	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	PRESTIGE HOME PREMIER	0
08-723	0111	AMERICAN FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	NEW PROGRAM	NONE	0
08-725	0111	AMERICAN FIRE AND CASUALTY COMPANY	COMMERCIAL	FIDELITY	NEW PROGRAM	NONE	0
08-728	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	THE ZURICH EDGE	
08-753	0291	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
08-754	0291	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	RULE CHANGE	NONE	0
08-755	0291	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
08-749	0761	AMERICAN INSURANCE COMPANY (THE)	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	PRESTIGE HOME PREMIER	
08-726	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CONTRACTUAL LIABILITY INSURANCE POLICY	0
08-734	0028	AMICA MUTUAL INSURANCE COMPANY	PERSONAL	AUTO PHYSICAL DAMAGE	SYMBOLS	NONE	
08-712	0000	ARMED FORCES INSURANCE EXCHANGE	PERSONAL	OTHER LIABILITY	BOTH RATE AND FORM	UMBRELLA/EXCESS	34.8
08-750	0761	ASSOCIATED INDEMNITY CORPORATION	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	PRESTIGE HOME PREMIER	
08-681	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	0
08-724	0000	BROTHERHOOD MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	MINISTRYFIRST	0
08-677	0000	CENTURY-NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	BALANCED AND PREFERRED	0

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08-678	0323	CIVIL SERVICE EMPLOYEES INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
08-756	0031	CONVERIUM INSURANCE (NORTH AMERICA) INC.	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NON STANDARD AUTO	
08-757	0031	CONVERIUM INSURANCE (NORTH AMERICA) INC.	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NON STANDARD AUTO	0
08-666	0306	CUMIS INSURANCE SOCIETY, INC.	COMMERCIAL	ALLIED LINES	NEW PROGRAM	GRAPE CLUSTER FREEZE	0
08-639	0920	DIAMOND STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
08-741	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	BUSINESS AUTO	-0.4
08-630	0038	FEDERAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	0
08-758	0761	FIREMAN'S FUND INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	PRESTIGE HOME PREMIER	
08-604	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
08-626	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
08-679		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MEDICAL MALPRACTICE	MANUAL	HOSPITALS, PHYSICIANS, SURGEONS, DENTISTS	
08-680		INSURANCE SERVICES OFFICE, INC.	PERSONAL	HOMEOWNERS MULTI-PERIL	MANUAL	HOMEOWNERS POLICY	
08-735		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	MANUAL	BUSINESSOWNERS	
08-605	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
08-606	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
08-608	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
08-609	0111	LM INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
08-637	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	E & O	
08-751	0761	NATIONAL SURETY CORPORATION	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	PRESTIGE HOME PREMIER	
08-747	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. - ARCHITECTS AND ENGINEERS	

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08-744	2558	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	OTHER LIABILITY	FORMS	OMNI II	
08-745	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	NONE	0
08-668	4257	NOVA CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
08-742	1129	ONEBEACON AMERICA INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	BUSINESS AUTO	-0.4
08-631	0038	PACIFIC INDEMNITY COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	
08-732	0155	PROGRESSIVE ADVANCED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
08-733	0155	PROGRESSIVE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
08-642	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	AUTO LIABILITY	RULE CHANGE	NONE	0
08-665	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RULE CHANGE	NONE	0
08-746	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	INSURANCE AGENTS AND BROKERS	0
08-638	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	E & O	
08-667	0000	SPARTA INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	NONE	0
08-628	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
08-629	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
08-740	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	BENEFIT PLAN FIDUCIARY INSURANCE	0
08-743	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	EMPLOYMENT PRACTICES LIABILITY	0
08-622	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	ULTRA PAC	
08-643	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	MULTI-PERIL	FORMS	MASTER PAC	
08-736	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	OMNI II	
08-623	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	ULTRA PAC	

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08-644	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	MASTER PAC	
08-737	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	OMNI II	
08-640	0920	UNITED NATIONAL CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
08-641	0920	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
08-632	0038	VIGILANT INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	
08-669	0181	WASHINGTON INTERNATIONAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	NONE	0
08-670	0181	WASHINGTON INTERNATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	NONE	0
08-671	0181	WASHINGTON INTERNATIONAL INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	NEW PROGRAM	NONE	0
08-672	0181	WASHINGTON INTERNATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	BOP	0
08-673	0181	WASHINGTON INTERNATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	NONE	0
08-674	0181	WASHINGTON INTERNATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	NONE	0
08-675	0181	WASHINGTON INTERNATIONAL INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	NEW PROGRAM	NONE	0
08-676	0181	WASHINGTON INTERNATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	NONE	0
08-729	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	THE ZURICH EDGE	
74	TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE AND ADVISORY ORGANIZATIONS						

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Public Notice Filing Errata Report

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The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	07-7490	12/07/2007	United States Automobile Association	Personal Homeowners Multi-Peril	Rate and Variance	Var 3A-3E - Renters	20.00%
Correct	07-7490	12/07/2007	United States Automobile Association	Personal Homeowners Multi-Peril	Rate and Variance	Var 3A-3E - Renters	13.30%
Incorrect	07-8028	12/28/2007	United States Liability Insurance Company	Commercial Other Liability	Forms	Prof Liab - Office Package	
Correct	07-8028	12/28/2007	United States Liability Insurance Company	Commercial Multi-Peril	Forms	Prof Liab - Office Package	
Incorrect	07-7787	12/14/2007	Garrison Property and Casualty Insurance Company	Personal Homeowners Multi-Peril	Rate	Var 3A-3E - Renters	30.00%
Correct	07-7787	12/14/2007	Garrison Property and Casualty Insurance Company	Personal Homeowners Multi-Peril	Rate and Variance	Var 3A-3E - Renters	23.50%
Incorrect	07-7789	12/14/2007	USAA Casualty Insurance Company	Personal Homeowners Multi-Peril	Rate	Var 3A-3E - Renters	30.00%
Correct	07-7789	12/14/2007	USAA Casualty Insurance Company	Personal Homeowners Multi-Peril	Rate and Variance	Var 3A-3E - Renters	23.50%
Incorrect	07-7791	12/14/2007	USAA General Indemnity Company	Personal Homeowners Multi-Peril	Rate	Var 3A-3E - Renters	30.00%
Correct	07-7791	12/14/2007	USAA General Indemnity Company	Personal Homeowners Multi-Peril	Rate and Variance	Var 3A-3E - Renters	23.50%

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